

STATE OF INDIANA)

COUNTY OF MARION)

IN THE MATTER OF:

Ronald D. Culler
7491 Corydon Ridge Road
Lanesville, Indiana 47136

Respondent.

Type of Agency Action: Enforcement
License Number: 346193

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 7334-AG09-0115-010

FILED

FEB 19 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance ("Department") and Ronald D. Culler, ("Respondent"), a licensed Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's license, and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner
of Insurance:

1. Respondent shall pay a civil penalty of \$290 within twenty (20) days of the signing of
this Final Order for non-compliance with the Indiana insurance producer licensing
statutes.

The Department agrees to accept Respondent's compliance with the terms of this Agreed
Entry as full resolution of this matter.

ALL OF WHICH IS ORDERED this 19 day of February, 2009.



James Atterholt, Commissioner
Indiana Department of Insurance

Distribution:

Ronald D. Culler
7491 Corydon Ridge Road
Lanesville, Indiana 47136

Kathy Carr Hulbert
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street
Suite 300
Indianapolis, Indiana 46204

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AGREED ENTRY

This Agreed Entry is entered into by Kathy Carr Hulbert, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Ronald D. Culler ("Respondent"), a formerly unlicensed individual practicing the business of selling, soliciting or negotiating title insurance.

This Agreed Entry is subject to the review and approval of James Atterholt, Commissioner of the Indiana Department of Insurance.

WHEREAS, during the course of an examination of a title agency employing Respondent the examiner, Carrie Vavul, discovered the Respondent's insurance producer license had expired the Prior February;

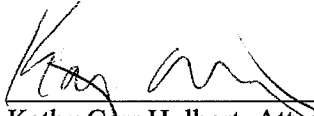
WHEREAS, Respondent has obtained the proper license and is practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana.

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

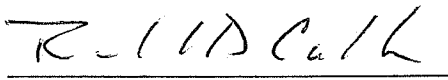
IT IS THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives its right to a public hearing on the issues in this action.
4. Respondent waives its right for a judicial review of this matter.
5. Respondent acknowledges that he or she has engaged in the practice of title insurance without a valid Indiana insurance producer license.
6. Respondent also acknowledges that practicing any form of insurance in the State of Indiana without a valid insurance producer license violates Indiana Code 27-1-15.6-3, which states, "(a) A person shall not sell, solicit, or negotiate insurance in Indiana for any class or classes of insurance unless the person is licensed for the line of authority under this chapter" and is subject to Indiana Code 27-1-2-4, which states, "A person who recklessly violates the Indiana Insurance Law (chapters 2 through 20 of this article) commits a Class A misdemeanor, except as otherwise provided."
7. Respondent agrees to pay a civil penalty of \$290.00 within twenty (20) days of the signing of the Commissioner's Final Order for non-compliance with the Indiana insurance producer licensing statute.
8. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

2/6/09
Date Signed

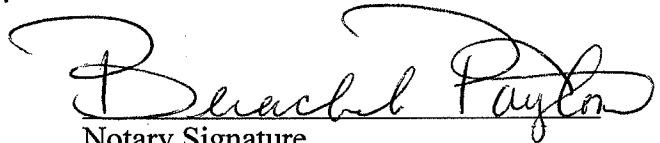

Kathy Carr Hulbert, Attorney
Indiana Department of Insurance

2-4-09
Date Signed


Ronald D. Culler

STATE OF INDIANA)
) SS:
COUNTY OF CLARK)

Before me a Notary Public for CLARK County, State of
Indiana, personally appeared Ronald D. Culler and being first duly sworn by me upon his
oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed
this 4th day of February, 2009.


Notary Signature

Berachah Payton
Notary Name Printed

My Commission expires: 02-20-2011

County of Residence: Clark